Case 07-24229 Doc 1 Filed 12/26/07 Entered 12/26/07 14:25:56 Desc Main

Official Form 1 (4/07) Thomson West, Rochester, NY Page 1 of 38 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse)(Last, First, Middle) LaPorta, Philip All Other Names used by the Joint Debtor in the last 8 years All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 3339 (if more than one, state all) Street Address of Debtor Street Address of Joint Debtor (No. & Street, City, and State): (No. & Street, City, and State): 11732 South Lamon Alsip IL ZIPCODE ZIPCODE 60803 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address): (if different from street address): SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box) Health Care Business Chapter 7 ☐ Chapter 15 Petition for Recognition Individual (includes Joint Debtors) Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Railroad of a Foreign Nonmain Proceeding Chapter 13 Partnership Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable Check all applicable boxes: to pay fee except in installments. Rule 1006(b). See Official Form 3A. A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 50-100-200 1,000 5,001-10,001-25,001 50,001-OVER Creditors 5.000 10,000 25,000 50,000 100,000 100,000 199 999 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets  $\boxtimes$ \$50,000 to \$100,001 to \$1 million to Estimated \$0 to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities

 $\times$ 

Case 07-24229 Doc 1 Filed 12/26/07 Entered 12/26/07 14:25:56 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 38 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Philip LaPorta All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Where Filed: Case Number: Date Filed: NONE Case Number: Location Where Filed: Date Filed: Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). X 10/24/2007 Richard J. Forst Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition.  $\times$ No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be

permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

possession was entered, and

period after the filing of the petition.

Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case)	Philip LaPorta
<u> </u>	Signatures
	Ī
Signature(s) of Debtor(s) (Individual/Joint)  declare under penalty of perjury that the information provided in this etition is true and correct.  If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, anderstand the relief available under each such chapter, and choose to roceed under chapter 7.  If no attorney represents me and no bankruptcy petition preparer	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are
gns the petition] I have obtained and read the notice required by 1 U.S.C. §342(b) request relief in accordance with the chapter of title 11, United States ode, specified in this petition.	attached.  Dursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
old X $/$ s/ <code>Philip LaPorta</code>	V
Signature of Debtor  Signature of Joint Debtor	(Signature of Foreign Representative)
	(Printed name of Foreign Representative)
Telephone Number (if not represented by attorney)	10/24/2007
10/24/2007 Date	(Date)
Signature of Attorney  X /s/ Richard J. Forst Signature of Attorney for Debtor(s)  Richard J. Forst 6185369  Printed Name of Attorney for Debtor(s)  Richard J. Forst Firm Name  9150 South Cicero Avenue  Address	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.
Oak Lawn IL 60453	Printed Name and title, if any, of Bankruptcy Petition Preparer
(708)499-2560 Telephone Number 10/24/2007 Date	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)	Address
declare under penalty of perjury that the information provided in a petition is true and correct, and that I have been authorized to let his petition on behalf of the debtor.	X
the debtor requests the relief in accordance with the chapter of title 1, United States Code, specified in this petition.  X	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is
Signature of Authorized Individual	not an individual.
Printed Name of Authorized Individual	
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

10/24/2007

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re Philip LaPorta	Case No.
	Chapter 7
	/ Debtor

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data"if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	2	\$ 631,000.00		
B-Personal Property	Yes	3	\$ 9,950.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 484,963.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$ 45,479.63	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,382.81
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,628.00
тот	AL	15	\$ 640,950.00	\$ 530,442.63	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re <i>Philip</i>	LaPorta		Case No. Chapter	7
		/ Debtor		

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

### This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 0.00

### State the following:

Average Income (from Schedule I, Line 16)	\$ 1,382.81
Average Expenses (from Schedule J, Line 18)	\$ 2,628.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,587.48

### State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 12,136.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 45,479.63
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 57,615.63

official Form 6, Declaration (1976) West Group, Rochester, Ny Filed 12/26/07 Document	Entered 12/26/07 14:25:56 Desc Main Page 6 of 38
ln re <i>Philip LaPorta</i>	Case No.
Debtor	(if known)

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

### DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have	sheets, and that they are true and					
correct to the best of my knowledge, information and belief.						
Date: 10/24/2007	Signature /s/ Philip LaPorta					
	Philip LaPorta					

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

n re	Philip LaPorta	Case No.
		Chapter 7
	Debtor(s)	-

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

Exhibit D. Offect one of the live statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case,</b> I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 8 of 38 Document 4. I am not required to receive a credit counseling briefing because of [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. П 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Philip LaPorta

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Date:

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	According to the calculations required by this statement:
In re PHILIP LAPORTA	☐ The presumption arises.
Debtor(s)	
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.
1	□ Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).

		Part II. CALCULATION OF MONTHL	Y INCOME FOR § 707(b)(7) EXCLU	JSION			
		al/filing status. Check the box that applies and comple Unmarried. Complete only Column A ("Debtor's Incol		cted.			
	penal living	b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."  Complete only Column A ("Debtor's Income") for Lines 3-11.					
2		Married, not filing jointly, without the declaration of separation A ("Debtor's Income") and Column B ("Spouse's		ete both			
		Married, filing jointl@omplete both Column A ("Debtor 3-11.	's Income") and Column B ("Spouse's Income")	) for			
	_	ures must reflect average monthly income recieved from ns prior to filing the bankruptcy case, ending on the last d	•	Column A	Column B		
	of monthly income varied during the six months, you must divide the six month total by six, and enter the result on the appropriate line.			Debtor's Income	Spouse's Income		
3	Gross	s wages, salary, tips, bonuses, overtime, commission	ns.	\$3,587.48	\$		
4	Income from the operation of a business, profession, or farm.  a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.  Do not include any part of the business expenses entered on Line b as a deduction in Part V.						
	a.	Gross receipts	\$0.00				
	b.	Ordinary and necessary business expenses	\$0.00	\$0.00	\$		
	C.	Business income	Subtract Line b from Line a	1 0.00	l <sup>Ψ</sup>		
	in the	and other real property income. Subtract Line b fro appropriate column(s) of Line 5. Do not enter a number art of the operating expenses entered on Line b as a		_			
5	a.	Gross receipts	\$0.00				
	b.	Ordinary and necessary operating expenses	\$0.00				
	C.	Rent and other real property income	Subtract Line b from Line a	\$0.00	\$		
6	Intere	est, dividends, and royalties.		\$0.00	\$		
7	Pens	ion and retirement income.		\$0.00	\$		

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Official	Official Form 22A (Chapter 7) (4/07) - Cont. Document Page 10 of 38				
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support.  Do not include amounts paid by the debtor's spouse if Column B is completed.				
9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation recieved by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to be a benefit under the Social Security Act  Debtor \$0.00  Spouse \$		\$0.00	\$	
10	Income from all other sources. If necessary, list additional sources on a separate parameter of the properties of the pr	•			
	a. 0				
	b. 0				
	Total and enter on Line 10		\$0.00	\$	
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).			\$	
12	otal Current Monthly Income for § 707(b)(7). If Column B has been completed, dd Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			•	

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.					
14	the bankruptcy court.)					
	a. Enter debtor's state of residence: <a href="LLINOIS">LLLINOIS</a> b. Enter debtor's household size: <a href="LLINOIS">1</a> <a href="Application of Section 707(b)(7)">Application of Section 707(b)(7)</a> . Check the applicable box and proceed as directed.					
The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.						
	not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					

## Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)			
16	16 Enter the amount from Line 12.			
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$0.00		
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$3,587.48		

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)				
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)				
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	\$621.00			
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$395.00			

Omolai	0	22A (Gridater 1) (4/01)				J
20B	amo (this Line	al Standards: housing and utilities; mortgage/rent expenses. unt of the IRS Housing and Utilities Standards; mortgage/rent experinformation is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk be the total of the Average Monthly Payments for any debts secure subtract Line be from Line a and enter the result in Line 20B. Do not	ense for your of of the bankrup d by your hon	ptcy court); enter on ne, as stated in Line		
208	a.	IRS Housing and Utilities Standards; mortgage/rental expenses		\$980.00		
	b.	Average Monthly Payment for any debts secured by your			٦	
		home, if any, as stated in Line 42		\$0.00	_	<b>#000</b> 00
	C.	Net mortgage/rental expense		Subtract Line b from Line a.		\$980.00
21	Line:	al Standards: housing and utilities; adjustment. if you cont is 20A and 20B does not accurately compute the allowance to which sing and Utilities Standards, enter any additional amount to which the basis for your contention in the space below:	h you are ent			\$0.00
	You	al Standards: transportation; vehicle operation/public transpo are entitled to an expense allowance in this category regardless of ating a vehicle and regardless of whether you use public transport	whether you			
22	expe	ck the number of vehicles for which you pay the operating expense enses are included as a contribution to your household expenses in $\square$ 1 $\square$ 2 or more.		n the operating		
	the a	r the amount from IRS Transportation Standards, Operating Costs applicable number of vehicles in the applicable Metropolitan Statist mation is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the	ical Area or C	Census Region. (This		\$264.00
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$0.00	1		
	b.	Average Monthly Payment for any debts secured by Vehicle 1,	<b>#0.00</b>			\$0.00
		as stated in Line 42	\$0.00	. 1. 6 1		ψ0.00
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line	e b from Line a.		
24	Local Standards: transportation ownership/lease expense; Vehicle 2.  Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, Second Car (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.		7			
	a. IRS Transportation Standards, Ownership Costs, Second Car \$0.00		\$0.00	_		
	b.	Average Monthly Payment for any debts secured by Vehicle 2 as stated in Line 42	,	\$0.00		
	C.	Net ownership/lease expense for Vehicle 2		Subtract Line b from Line a.		\$0.00
25	for a	er Necessary Expenses: taxes. Enter the total average monthly II federal, state and local taxes, other than real estate and sales ta loyment taxes, social security taxes, and Medicare taxes. Do not s.	xes, such as i	income taxes, self		\$0.00
	Othe	er Necessary Expenses: mandatory payroll deductions. Er	nter the total a	average monthly		
26	payr unio	oll deductions that are required for your employment, such as man n dues, and uniform costs.  Do not include discretionary an k) contributions.	datory retiren	nent contributions,		\$2,204.67

		0.4 (0) ( 7) (4/07)		4	
Official	Form 2	2A (Chapter 7) (4/07) - Co	<sub>ont.</sub> Document Page 12 of 38		
Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.					
Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30		Necessary Expenses: childo are - such as baby-sitting, day	care. Enter the average monthly amount that you actually expend on care, nursery and preschool. Do not include other educational payments.	\$0.00	
31	expen		h care. Enter the average monthly amount that you actually t are not reimbursed by insurance or paid by a health savings account. h insurance or health savings accounts listed in Line 34.	\$0.00	
32	that you	l phones, pagers, call waiting, o sary for your health and welfar	nication services other than your basic home telephone service such caller id, special long distance, or internet service to the extent	\$0.00	
33	Total	Expenses Allowed under IRS	S Standards. Enter the total of Lines 19 through 32	\$4,464.67	
Subpart B: Additional Expense Deductions under § 707(b)  Note: Do not include any expenses that you have listed in Lines 19-32  Health Insurance, Disability Insurance and Health Savings Account Expenses.  List and total the average					
		n Insurance, Disability Insura			
		n Insurance, Disability Insura lly amounts that you actually pa	ance and Health Savings Account Expenses. List and total the average ay for yourself, your spouse, or your dependents in the following categories.		
34	month	n Insurance, Disability Insura	ance and Health Savings Account Expenses. List and total the average ay for yourself, your spouse, or your dependents in the following categories.  \$0.00		
34	month a.	n Insurance, Disability Insura lly amounts that you actually pa	ance and Health Savings Account Expenses. List and total the average ay for yourself, your spouse, or your dependents in the following categories.  \$0.00  \$0.00		
34	a.	Health Insurance Disability Insura	ance and Health Savings Account Expenses. List and total the average ay for yourself, your spouse, or your dependents in the following categories.  \$0.00	\$0.00	
34	a. b. c.  Continumenth elderly	Health Insurance Disability Insurance Disability Insurance Health Savings Account  Health Savings Account	ance and Health Savings Account Expenses. List and total the average ay for yourself, your spouse, or your dependents in the following categories.  \$0.00 \$0.00 \$0.00	\$0.00	
	a. b. c.  Continumenth elderly unable	Health Insurance Disability Insurance Disability Insurance Health Savings Account	\$0.00 \$0.00 \$0.00 Total: Add Lines a, b and c  re of household or family members. Enter the actual nue to pay for the reasonable and necessary care and support of an ember of your household or member of your immediate family who is		
35	month a. b. c.  Continumonth elderly unable incurre other a Home Local provide	Health Insurance Disability Insurance Health Insurance Disability Insurance Health Savings Account Health Savings Account Health Savings Account Insurance Health Insura	sonce and Health Savings Account Expenses. List and total the average ay for yourself, your spouse, or your dependents in the following categories.  \$0.00  \$0.00  Total: Add Lines a, b and c  The of household or family members. Enter the actual nue to pay for the reasonable and necessary care and support of an ember of your household or member of your immediate family who is enter the Family Violence Prevention and Services Act or	\$0.00	
35	month a. b. c. Continumenth elderly unable incurre other a provider reason the continument of the continumen	Health Insurance Disability Insurance Disability Insurance Disability Insurance Health Savings Account  Health Savings Account	ance and Health Savings Account Expenses.  List and total the average ay for yourself, your spouse, or your dependents in the following categories.  \$0.00  \$0.00  Total: Add Lines a, b and c  Tree of household or family members.  Enter the actual nue to pay for the reasonable and necessary care and support of an ember of your household or member of your immediate family who is  Enter any average monthly expenses that you actually arr family under the Family Violence Prevention and Services Act or cure of these expenses is required to be kept confidential by the court.  Enter any average monthly amount, in excess of the allowance specified by IRS lities, that you actually expend for home energy costs. You must cumentation demonstrating that the additional amount claimed is  at children less than 18.  Enter the average monthly to exceed \$137.50 per child, in providing elementary and secondary and less than 18 years of age. You must provide your case trustee go that the amount claimed is reasonable and necessary and	\$0.00 \$0.00	
35 36 37	month  a. b. c.  Continumenth elderly unable incurre other a provider reason education with distriction and all exceptions. Additional exceptions or from the continuent exception of the continuent e	Health Insurance Disability Insurance Health Insurance Disability Insurance Health Savings Account Health Insurance Health	ance and Health Savings Account Expenses. List and total the average ay for yourself, your spouse, or your dependents in the following categories.  \$0.00  \$0.00  Total: Add Lines a, b and c  re of household or family members. Enter the actual nue to pay for the reasonable and necessary care and support of an ember of your household or member of your immediate family who is  Enter any average monthly expenses that you actually ar family under the Family Violence Prevention and Services Act or the family who is average monthly amount, in excess of the allowance specified by IRS lities, that you actually expend for home energy costs. You must be cumentation demonstrating that the additional amount claimed is to exceed \$137.50 per child, in providing elementary and secondary and less than 18 years of age. You must provide your case trustee go that the amount claimed is reasonable and necessary and RS Standards.	\$0.00 \$0.00 \$0.00	
35 36 37	month a. b. c. Continumonth elderly unable incurre other a provid reason educa with donot all Additiclothin exceed or frondemo. Continumonth	Health Insurance Disability Insurance Disability Insurance Disability Insurance Health Savings Account Health Savings Account Health Savings Account Health Savings Account Insurance Health	ance and Health Savings Account Expenses. List and total the average ay for yourself, your spouse, or your dependents in the following categories.  \$0.00  \$0.00  Total: Add Lines a, b and c  re of household or family members. Enter the actual nue to pay for the reasonable and necessary care and support of an ember of your household or member of your immediate family who is  . Enter any average monthly expenses that you actually ur family under the Family Violence Prevention and Services Act or rure of these expenses is required to be kept confidential by the court. Inverage monthly amount, in excess of the allowance specified by IRS lities, that you actually expend for home energy costs. You must examentation demonstrating that the additional amount claimed is to exceed \$137.50 per child, in providing elementary and secondary and less than 18 years of age. You must provide your case trustee go that the amount claimed is reasonable and necessary and RS Standards.  In the children less than 18 in providing and necessary and RS Standards.  In the children less than 18 in providing and necessary and RS Standards.  In the children less than 18 in providing elementary and secondary and less than 18 years of age. You must provide your case trustee go that the amount claimed is reasonable and necessary and less Standards.  In the children less than 18 in providing elementary and secondary and less than 18 years of age. You must provide your case trustee go that the amount claimed is reasonable and necessary and less Standards.  In the children less than 18 in providing elementary and secondary and less than 18 years of age. You must provide your case trustee with documentation amount claimed is reasonable and necessary.	\$0.00 \$0.00 \$0.00	

\$0.00

\$4,464.67

Case 07-24229 Doc 1 Document Page 13 of 38 - Cont. 5 Official Form 22A (Chapter 7) (4/07) Subpart C: Deductions for Debt Payment Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 60-Month Average Payment 42 a. \$0.00 b. \$0.00 \$0.00 d. \$0.00 e. \$0.00 Total: Add Lines a - e \$0.00 Other payments on secured claims. If any of the debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page. Name of Creditor Property Securing the Debt 1/60th of the Cure Amount 43 a. \$0.00 b. \$0.00 C. \$0.00 d. \$0.00 e. \$0.00 Total: Add Lines a - e \$0.00 Payments on priority claims. Enter the total amount of all priority claims (including priority child 44 \$0.00 support and alimony claims), divided by 60. Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense. Projected average monthly Chapter 13 plan payment. \$0.00 45 Current multiplier for your district as determined under x 0.065 schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Total: Multiply Lines a and b \$0.00 Average monthly administrative expense of Chapter 13 case

	Subpart D: Total De	ductions Allowed under § 707(b)(2)
47	Total of all deductions allowed under § 707(b)(2).	Enter the total of Lines 33, 41, and 46.

Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.

46

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION			
48 Enter the amount from Line 18 (Current monthly income for § 707(b)(2)) \$				
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	(\$877.19)		

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6 Official Form 22A (Chapter 7) (4/07) 60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the 51 (\$52,631.40) number 60 and enter the result. Initial presumption determination. Check the applicable box and proceed as directed. ☑ The amount on Line 51 is less than \$6,575 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. 52 ☐ The amount set forth on Line 51 is more than \$10,950. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VII. ☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55). 53 \$ Enter the amount of your total non-priority unsecured debt Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter 54 \$ the result. Secondary presumption determination. Check the applicable box and proceed as directed. The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at 55 the top of page 1 of this statement, and complete the verification in Part VIII. ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.

PART VII. ADDITIONAL EXPENSE CLAIMS

a. b.

c.

56

		. ,	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
h	ealth a	Expenses. List and describe any monthly expenses, not otherwind welfare of you and your family and that you contend should be income under § 707(b)(2)(A)(ii)(I). If necessary, list additional so erage monthly expense for each item. Total the expenses.	e an additional deduction from your current			
	Expense Description Monthly Amount					
	a.		\$			

\$ \$

\$

		Part VIII: VERIFICATION
	I declare under penalty of perjury that the inform both debtors must sign.)	nation provided in this statement is true and correct. (If this a joint case,
57	Date: Signature:	/s/ Philip LaPorta (Debtor)
	Date: Signature:	(Joint Debtor, if any )

Total: Add Lines a, b, and c

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In re	Philip LaPorta	/ Debtor	Case No	
				(if known)

## **SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property  Husband Wife Joint Community	W Deducting any Secured Claim or	Amount of Secured Claim
11732 South Lamon, Alsip, IL	Fee Simple	\$ 204,000.00	\$ 204,000.00
4476 Connecticut, Gary, IN	Fee Simple	\$ 55,000.00	\$ 31,337.00
4136 Jackson, Gary, IN	Fee Simple	\$ 65,000.00	\$ 35,882.00
4338 Kentucky, Gary, IN	Fee Simple	\$ 58,000.00	\$ 37,845.00
4013 Polk, Gary, IN	Fee Simple	\$ 52,000.00	\$ 36,216.00
4041 Pennsylvania, Gary, IN	Fee Simple	\$ 62,000.00	\$ 40,039.00
3607 E 12th Avenue, Gary, IN	Fee Simple	\$ 59,000.00	\$ 33,074.00

<sup>1</sup> continuation sheets attached

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In re <i>Philip</i>	LaPorta	/ Debtor	Case No	
		•		(if known)

# **SCHEDULE A-REAL PROPERTY**

Description and Location of Property    Nature of Debtor's Interest in Property   Husband-H Wife-Wife-Wife-Wife-Wife-Wife-Wife-Wife-		(Continuation Sheet)			
### Fee Simple \$ 76,000.00 \$ 48,976.00	Description and Location of Property	Interest in Property Husb	/ifeW ointJ	Value of Debtor's Interest, in Property Without Deducting any Secured Claim or	
	4442 Adams, Gary, IN	Fee Simple		\$ 76,000.00	\$ 48,976.00

Sheet No. 1 of 1 continuation sheets attached to Schedule of Real Property (Report also on Summary of Schedules.)

631,000.00

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In re <i>Philip LaPorta</i>	/ Debtor	Case No.	
		•	(if known)

## **SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n		HusbandH WifeW JointJ	in Property Without Deducting any Secured Claim or
	е		CommunityC	Exemption
1. Cash on hand.	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
Security deposits with public utilities, telephone companies, landlords, and others.	X			
Household goods and furnishings, including audio, video, and computer equipment.		four year old computer Location: In debtor's possession		\$ 100.00
		one year old tv Location: In debtor's possession		\$ 150.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		fifty compact discs Location: In debtor's possession		\$ 75.00
6. Wearing apparel.		Necessary wearing appeal Location: In debtor's possession		\$ 350.00
7. Furs and jewelry.		two watches Location: In debtor's possession		\$ 75.00
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such	X			

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In re <i>Philip LaPorta</i>	/ Debtor	Case No.	
		•	(if known)

# **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

		(Continuation Chock)			
Type of Property	N	Description and Location of Property			Current Value of Debtor's Interest,
	o n	Н	usband- Wife-	-W	in Property Without  Deducting any  Secured Claim or
	е	Com	Joint- munity-		Exemption
interest(s). 11 U.S.C. 521(c); Rule 1007(b)).		•			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
Interests in partnerships or joint ventures.     Itemize.	X				
Government and corporate bonds and other negotiable and non-negotiable instruments.	X				
16. Accounts Receivable.	X				
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
Other liquidated debts owing debtor including tax refunds. Give particulars.	X				
Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X				
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers and other vehicles.		1999 Mercedes Location: repossession			\$ 9,200.00
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				

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In re <i>Philip LaPorta</i>	/ Debtor	Case No.	
		•	(if known)

# **SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

		(Continuation Sileet)		
Type of Property	N	Description and Location of Property		Current Value of Debtor's Interest,
	o n e	Jo	feW ntJ	in Property Without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment and	X	Communi	iyC	
supplies used in business.	v			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

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ln	ro
	1 ==

Philip LaPorta	/ Debtor	Case No.	
		_	(if known)

# SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	$\hfill\square$ Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	

□ 11 U.S.C. § 522(b) (2):

☑ 11 U.S.C. § 522(b) (3):

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
11732 South Lamon, Alsip, IL	735 ILCS 5/12-901	\$ 15,000.00	\$ 204,000.00
four year old computer	735 ILCS 5/12-1001(b)	\$ 100.00	\$ 100.00
one year old tv	735 ILCS 5/12-1001(b)	\$ 150.00	\$ 150.00
fifty compact discs	735 ILCS 5/12-1001(b)	\$ 75.00	\$ 75.00
Necessary wearing appeal	735 ILCS 5/12-1001(a)	\$ 350.00	\$ 350.00
two watches	735 ILCS 5/12-1001(b)	\$ 75.00	\$ 75.00

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Official Form 6D (10/06) West Group, Rochester, NY

<b>ln re</b> Philip LaPorta	,	Case No.	
Debtor(s)			(if known

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

The Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	of Lien, and I	ras Incurred, Nature Description and Market perty Subject to Lien	Contingent	Unliquidated Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 7244  Creditor # : 1 Citimortgage INC PO BOX 9438 Dept 0 Gaithersburg MD 20898		Mortgage 4476 Con	nnecticut, Gary, IN			\$ 31,337.00	\$ 0.00
Account No: 7201  Creditor # : 2  Countrywide Home Loans  450 American St  Simi Valley CA 93065		Mortgage 11732 So				\$ 216,136.00	\$ 12,136.00
Account No: 0001  Creditor # : 3  First Midwest Bank  300 N Hunt Club Rd  Gurnee IL 60031		Mortgage 4442 Ada		-		\$ 48,976.00	\$ 0.00
1 continuation sheets attached	- 1			of this	tal\$	\$ 296,449.00	\$ 12,136.00

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) Case 07-24229 Doc 1 Filed 12/26/07 Entered 12/26/07 14:25:56 Desc Main Document Page 22 of 38

Official Form 6D (10/06) - Cont. West Group, Rochester, NY

In re <sup>Philip</sup> LaPorta	, Case No.
Debtor(s)	(if known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet) Date Claim was Incurred, Nature **Amount of Claim** Unsecured Creditor's Name and **Mailing Address** Without of Lien, and Description and Market Portion, If Any Unliquidated Including ZIP Code and Contingent Value of Property Subject to Lien **Deducting Value** Disputed **Account Number** of Collateral (See Instructions Above.) H--Husband W--Wife J--Joint C--Community Account No: 0001 \$ 0.00 \$ 33,074.00 Creditor # : 4 Mortgage First Midwest Bank 3607 E 12th Avenue, Gary, IN 300 N Hunt Club Rd *Gurnee IL 60031* Value: \$ 59,000.00 \$ 40,039.00 \$ 0.00 Account No: 0001 Creditor # : Mortgage First Midwest Bank 4041 Pennsylvania, Gary, IN 300 N Hunt Club Rd *Gurnee IL 60031* Value: \$ 62,000.00 Account No: 0001 \$ 36,216.00 \$ 0.00 Creditor # : 6 Mortgage First Midwest Bank 4013 Polk, Gary, IN 300 N Hunt Club Rd *Gurnee IL 60031* Value: \$ 52,000.00 Account No: 0001 \$ 37,845.00 \$ 0.00 Creditor # : 7 Mortgage First Midwest Bank 4338 Kentucky, Gary, IN 300 N Hunt Club Rd Gurnee IL 60031 Value: \$ 58,000.00 \$ 0.00 \$ 35,882.00 Account No: 0001 Creditor # : 8 Mortgage First Midwest Bank 4136 Jackson, Gary, IN 300 N. Hunt Club Rd Gurnee IL 60031 Value: \$ 65,000.00 Account No: 5142 \$ 0.00 \$ 5,458.00 Creditor # : 9 Automobile Loan Illiana Financial 1600 Huntington dr Calumet City IL 60409 Value: \$ 9,200.00 Sheet no. 1 continuation sheets attached to Schedule of Creditors Subtotal \$ \$ 188,514.00 \$ 0.00 Holding Secured Claims (Total of this page Total \$ \$ 484,963.00 \$ 12,136.00 (Use only on last page)

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data)

Official Form 6 E (4/07) Thomson West, Rochester, NY	1
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(if known)

In re Philip LaPorta

Debtor(s)

Case No.

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the

cont	ital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim tingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim uted, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)
	Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
prio	Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled rity listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debter of the completed schedule and Related Data.
entit	Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not led to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consume ts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
$\boxtimes$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 1 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifyin independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or th cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessatio of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, the were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a

drug, or another substance. 11 U.S.C. § 507(a)(10).

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Official Form 6F (10/06) West Group, Rochester, NY

In re_Philip LaPorta	, Case No.	
Debtor(s)		(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	JJ	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.  Husband Wife oint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9368  Creditor # : 1  Bank of America  4060 Ogletown Stan  Newark DE 19713			Credit Card Purchases				\$ 3,113.39
Account No: 7488  Creditor # : 2 Captal One Bank PO BOX 85015 Richmond VA 23285			Credit Card Purchases				\$ 5,599.00
Account No: 6828  Creditor # : 3  Chase PO Box 15291  Wilmington DE 19886-5291			Credit Card Purchases				\$ 2,797.15
Account No: 6828  Creditor # : 4  Chase  PO BOX 15678  Wilmington DE 19850			Credit Card Purchases				\$ 2,797.00
1 continuation sheets attached		<u> </u>	(Use only on last page of the completed Schedule F. Report also on Sun		Γota	ıl\$	\$ 14,306.54

and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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In re_Philip LaPorta	,	Case No.	
Debtor(s)			(if known)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	_		and Consideration for Claim.	L	þe		
	Co-Debtor		If Claim is Subject to Setoff, so State.	Contingent	idate	Disputed	
And Account Number (See instructions above.)	Q-	H	Husband	ntin	ligui	but.	
(See Instructions above.)	ြ	J	Wife Joint	ဒိ	5	Dis	
Account No: 5434		C	Community		╁	1	\$ 3,719.00
Creditor # : 5			Credit Card Purchases				
Chase Bank USA 800 Brooksedge Blv							
Westerville OH 43081							
Account No: 5524							\$ 10,207.00
Creditor # : 6			Credit Card Purchases				
Discover Financial PO BOX 15316							
Wilmington DE 19850							
Account No: 6040							\$ 10,288.00
Creditor # : 7			Credit Card Purchases				
Illiana FCU 1600 Huntington Dr							
Calumet City IL 60409							
Account No: 3564							\$ 299.00
Creditor # : 8 NCO FIN			Collections				
PO BOX 41466							
Philadelphia PA 19101							
Account No: 7039				_			\$ 317.09
Creditor # : 9			   Medical Bills				\$ 317.09
Palos Community Hospital			neurour brits				
12251 S 80th Avenue Palos Heights IL 60463							
Turos nergies in outos							
Account No: 9367		-		-	$\vdash$		\$ 6,343.00
Creditor # : 10			Credit Card Purchases				
The Home Depot PO BOX 6003							
Hagerstown MD 21747							
		1	<u> </u>			1	
Sheet No. 1 of 1 continuation sheets a		to S	Schedule of	Sub	tota	I \$	\$ 31,173.09
Creditors Holding Unsecured Nonpriority Claims	;		(Use only on last page of the completed Schedule F. Report also on Summ		Tota ched		\$ 45,479.63
			and, if applicable, on the Statistical Summary of Certain Liabilities a				

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nre <i>Philip LaPorta</i>	/ Debtor	Case No.	
		<del>-</del>	(if known)

## SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☑ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

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nre <i>Philip LaPorta</i>	/ Debtor	Case No.	
			(if known)

### **SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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ln re Philip LaPorta	, Case No.
Debtor(s)	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

unless the spouses are se	eparated and a joint petition is not filed. Do not state the name of any	/ minor child.					
Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: Single	RELATIONSHIP(S):		AGE(S):				
EMPLOYMENT:	DEBTOR		SPO	USE			
Occupation	Car Sales						
Name of Employer	Lexus of Orland						
How Long Employed	3 years						
Address of Employer	8300 W. 159th Street Orland Park IL 60462						
INCOME: (Estimate of aver	age or projected monthly income at time case filed)		DEBTOR		SPOUSE		
<ol> <li>Monthly gross wages, sa</li> <li>Estimate Monthly Overtin</li> </ol>	lary, and commissions (pro rate if not paid monthly) ne	\$ \$	3,587.48 0.00	\$ \$	0.00 0.00		
3. SUBTOTAL		\$	3,587.48	\$	0.00		
4. LESS PAYROLL DEDUC a. Payroll Taxes and Sc b. Insurance c. Union Dues d. Other (Specify):		\$\$\$\$	2,204.67 0.00 0.00 0.00	-	0.00 0.00 0.00 0.00		
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$	2,204.67	\$	0.00		
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,382.81	\$	0.00		
<ul><li>8. Income from Real Proper</li><li>9. Interest and dividends</li></ul>	or support payments payable to the debtor for the debtor's use or that	\$\$\$\$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00		
<ul><li>11. Social Security or gover Specify:</li><li>12. Pension or retirement in</li><li>13. Other monthly income</li></ul>		\$ \$	0.00 0.00		0.00 0.00		
Specify:		\$	0.00	\$	0.00		
14. SUBTOTAL OF LINES	7 THROUGH 13	\$	0.00	\$	0.00		
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$	1,382.81	\$	0.00		
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals		\$	1,38	32.81		
· 	nly one debtor repeat total reported on line 15)	Statis	rt also on Summary of Sostical Summary of Certain	Liabilit			
17. Describe any increas	se or decrease in income reasonably anticipated to occur within the	year tollowing th	ne filing of this docume	ent:			

In re Philip LaPorta	, Case No
Debtor(s)	(if known)

# SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,785,00
a. Are real estate taxes included? Yes 🛛 No 🔲		
b. Is property insurance included? Yes 🛛 No 🔲		
2. Utilities: a. Electricity and heating fuel	.\$	125.00
b. Water and sewer	\$	25.00
c. Telephone	\$	99.00
d. Other	\$	0.00
Other Other	<b></b>	0,00.
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	.\$	
4. Food	\$	200.00
5. Clothing	\$	0.,00
6. Laundry and dry cleaning	\$	25.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	0.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		19 <b>.</b> 00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health		200.00
d. Auto	\$	100.00
e. Other	. \$	
Other	\$	0.00
Other	. \$	
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	. \$	0,00
b. Other:	\$	0.00
c. Other:	. \$	0,00.
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	.\$	0.00
17. Other:	\$	0.00
Other:	\$	0.,00
Other:	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	2,628.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
10. December any mercade of decrease in experiminate reasonably analogated to decar within the year fellowing the mining of this decament.		
CO. OTATEMENT OF MONTH VANET INCOME		
20. STATEMENT OF MONTHLY NET INCOME	e e	1,382.81
a. Average monthly income from Line 16 of Schedule I     b. Average monthly expenses from Line 18 above	\$ \$	2,628.00
c. Monthly net income (a. minus b.)	\$	(1,245.19)
o. morally not mount (a. minus b.)	Ψ	(1,213.13)
	·	·

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re: Philip LaPorta Case No.

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date:63,369.00 Last Year:78,898.00

Year before:

### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

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a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency.(Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**NONE** 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

■ NONE

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE

### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

Citimortgage, Inc vs. Philip Laporta Cause No: 45D04-0704-MF-00146 Complaint on note and for foreclosure of

mortgage

order finding abandonment

Lake Superior Court 4, State of Indiana

First Midwest Bank vs. Philip LaPorta, et al Cause No: 45D02-

0707-Mf-12

Complaint for judgment and decree of foreclosure

Lake Superior court room two East Chicago, Indiana

First Midwest Bank vs. Philip LaPorta CAuse No: 45D02-0707-MF-13 Complaint for Judgment and decree of foreclosure

Lake Superior court room no 2 East Chicago, Indiana

First Midwest Bank vs. Philip LaPorta Cause No: 45D02-0707-MF-15

Complaint for Judgment and decree of foreclosure

Lake Superior court room no 2 East Chicago, Indiana

Fuirst Midwest Bank vs. Philip LaPorta Cause No: 45D02-0707-MF-17 Complaint for Judgment and decree of foreclosure

Lake Superior court room no 2 East Chicago, Indiana

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

### 5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION FORECLOSURE SALE,

NAME AND ADDRESS OF CREDITOR OR SELLER

TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

Description: 1999 Mercedes

Value:9,200.00

Name:Illiana Financial Credit

Union

Address: 1600 Huntington Dr. Calumet City, IL 60409

### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

### 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family member aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

#### 8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

### 9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NONE

#### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the
_	debtor is a benificiary.
$\boxtimes$	NONE
11.	Closed financial accounts
	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year
	immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under
	chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the
	spouses are separated and a joint petition is not filed.)
$\boxtimes$	NONE
12.	Safe deposit boxes
	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the
	commencement of this case.(Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint
	petition is filed, unless the spouses are separated and a joint petition is not filed.)
$\times$	NONE
13.	Setoffs
	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors
	filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and
<b>5</b> 71	a joint petition is not filed.)
X	NONE
14.	Property held for another person
_	List all property owned by another person that the debtor holds or controls.
$\boxtimes$	NONE
15.	Prior address of debtor
	If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and
	vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
$\boxtimes$	NONE
16.	Spouses and Former Spouses
	If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico,
	Puerto Rico, Texas, Washington, or Wisconsin) within eight years period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
	NONE
47	
17.	Environmental Information
	For the purpose of this question, the following definitions apply:
	"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or
	material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulations regulating the cleanup of these substances,
	wastes, or material.
	"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor,

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☑ NONE

including, but not limited to disposal sites.

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"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NONE.

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

**NONE** 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NONE

#### 18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NONE

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☑ NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NONE

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NONE

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	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
<	NONE
	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years
	immediately preceding the commencement of this case.
<u>S</u>	NONE
).	Inventories
	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
<	NONE
	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.
<b>₹</b>	NONE
	Ourseast Basterian Officers Biocetans and Charakadans
۱. '	Current Partners, Officers, Directors and Shareholders a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.
<	NONE
	b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.
<	NONE
2.	Former partners, officers, directors and shareholders
71	a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.  NONE
	NONE
	b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.
<	NONE
3. '	Withdrawals from a partnership or distribution by a corporation
	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.
<	NONE
ļ. '	Tax Consolidation Group.
	If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceeding the commencement of the case.

NONE

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<ul> <li>25. Pension Funds.         If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has be for contributing at any time within six years immediately preceding the commencement of the case.     </li> <li>NONE</li> </ul>					
[If completed	by an individual or individual an	nd spouse]			
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.					
Date	10/24/2007	Signature of Debtor	/s/ Philip 1	LaPorta	

Signature \_

of Joint Debtor (if any)

Date

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

nre Philip LaPorta		Case No. Chapter	
		·	
	/ Dobtor		
	/ Debtor		

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- 🛮 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- 🛮 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1999 Mercedes	Illiana Financial		reposses	sion	
11732 South Lamon, Alsip, IL	Countrywide Home Loans		X		X
4442 Adams, Gary, IN	First Midwest Bank	X			
3607 E 12th Avenue, Gary, IN	First Midwest Bank	X			
4041 Pennsylvania, Gary, IN	First Midwest Bank	X			
4013 Polk, Gary, IN	First Midwest Bank	X			
4338 Kentucky, Gary, IN	First Midwest Bank	X			
4136 Jackson, Gary, IN	First Midwest Bank	X			
4476 Connecticut, Gary, IN	Citimortgage INC	x			

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)

### Signature of Debtor(s)

Date: 10/24/2007	Debtor: /s/ Philip LaPorta
Date:	Joint Debtor:

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

n re	Philip LaPorta		Case No. Chapter	
		/ Debtor		
	Attorney for Debtor: Richard J. Forst	•		

# STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
  - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
  - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
  - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 10/24/2007 Respectfully submitted,

X/s/ Richard J. Forst

Attorney for Petitioner: Richard J. Forst
Richard J. Forst
9150 South Cicero Avenue
Oak Lawn IL 60453